

03292.101850

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Scott S. Trotter
Kenneth William Austin et al.)	
	:	Art Unit: 3694
Application No.: 10/709,697)	
	:	Confirmation No.: 3696
Filed: May 24, 2004)	
	:	
For: DETERMINATION OF RISK FACTORS)	
FOR USE IN A CARD REPLACEMENT	:	
PROCESS)	December 11, 2008

Mail Stop RCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

A Request for Continued Examination (RCE) is being filed concurrently herewith. Prior to further examination on the merits, please amend the above-identified application as follows.